

BANK OF AMERICA CORPORATION
MEDIUM-TERM NOTES, SERIES L
\$1,500,000,000
3.625% SENIOR NOTES, DUE MARCH 2016

FINAL TERM SHEET

Dated March 14, 2011

Issuer:	Bank of America Corporation
Ratings of this Series:	A2 (Moody's)/A (S&P)/A+ (Fitch)
Title of the Series:	3.625% Senior Notes, due March 2016
Aggregate Principal Amount Initially Being Issued:	\$1,500,000,000
Issue Price:	99.674%
Trade Date:	March 14, 2011
Settlement Date:	March 17, 2011 (T+3)
Maturity Date:	March 17, 2016
Ranking:	Senior
Minimum Denominations:	\$5,000 and multiples of \$5,000 in excess of \$5,000
Day Count Fraction:	30/360
Interest Rate:	3.625%
Interest Payment Dates:	March 17 and September 17 of each year, beginning September 17, 2011, subject to following business day convention (unadjusted).
Interest Periods:	Semi-annual
Treasury Benchmark:	5 year U.S. Treasury, due February 29, 2016
Treasury Yield:	1.977%
Treasury Benchmark Price:	100-22 1/4
Spread to Treasury Benchmark:	+172bps
Reoffer Yield	3.697%
Optional Redemption:	None
Listing:	None
Lead Manager and Sole Book-Runner:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Senior Co-Managers:	Commerz Markets LLC, Deutsche Bank Securities Inc., Lloyds TSB Bank plc, COÖPERATIEVE CENTRALE RAIFFEISEN-BOERENLEENBANK B.A. (RABOBANK INTERNATIONAL), RBS Securities Inc., Scotia Capital (USA) Inc.
Junior Co-Managers:	Loop Capital Markets LLC, Samuel A. Ramirez & Company, Inc.
CUSIP:	06051GEG0
ISIN:	US06051GEG01

Bank of America Corporation (the "Issuer") has filed a registration statement (including a pricing supplement, a prospectus supplement, and a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read those documents and the other documents that the Issuer has filed with the SEC for more complete information about the Issuer and this offering. You may obtain these documents for free by visiting EDGAR on the SEC website at www.sec.gov. Alternatively, the lead manager will arrange to send you the pricing supplement, the prospectus supplement, and the prospectus if you request them by contacting Merrill Lynch, Pierce, Fenner & Smith Incorporated, toll free at 1-800-294-1322. You may also request copies by e-mail from fixedincomeir@bankofamerica.com or dg.prospectus_requests@bamf.com.